

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-34 (AMK); Confirmation No. 6620

Appl. No. 10/510,123

TC/A.U. 3694

Filed: October 4, 2004

Examiner: B. Fertig

For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

\* \* \* \* \*

May 22, 2009

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AFTER FINAL REJECTION**

In response to the Office Action dated March 24, 2009, please amend the  
above-identified patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2.

**Remarks/Arguments** begin on page 6.